

C-13-11a
(Rev. 11/09)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
GREENSBORO DIVISION

In Re:)
)
Rickard Jr., Edwin Leslie xxx-xx-0223)
1805 Shalotte Drive) Case No. 15-11168 C-13G
High Point, NC 27262)
)
)
Debtor.)

NOTICE OF PROPOSED PLAN AND ORDER CONFIRMING PLAN
AND TIME FOR FILING OBJECTION THERETO

1. A summary of the plan proposed by the Debtor is set forth in the attached copy of a proposed Order Confirming Plan in this case.

2. The plan will be confirmed after the time period for filing objections has expired unless a timely objection is filed or a hearing is ordered by the Court. There will be no hearing on confirmation unless a timely objection is filed or a hearing is ordered.

3. Written, detailed objections must be filed within 28 days of the date of this notice with the Clerk of Court, U.S. Bankruptcy Court, P.O. Box 26100, Greensboro, NC, 27420-6100, with copies served on (1) Anita Jo Kinlaw Troxler, Standing Trustee, P.O. Box 1720, Greensboro, NC 27402-1720; (2) the attorney for the Debtor; and (3) the Debtor. If the objecting party is a corporation, the objection must be filed by legal counsel admitted to practice in this District.

4. In the event a timely objection is filed or a hearing is ordered, a hearing on the objection to confirmation and on confirmation of the proposed plan will be held on January 26, 2016, at 2:00 p.m. in Courtroom #2, Second Floor, 101 South Edgeworth Street, Greensboro, NC. The party objecting must appear at the hearing if the objection is to be pursued.

5. The Debtor and the attorney for the Debtor are required to appear at any hearing on confirmation.

6. There will be no further mailing of the Order Confirming Plan to affected parties unless there is a change in the attached proposed Order Confirming Plan.

DATE: December 18, 2015

Office of the Clerk
Reid Wilcox, Clerk

C-13-7a
(Rev. 05/15)

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:)	ORDER CONFIRMING PLAN
)	CHAPTER 13
)	
Rickard Jr., Edwin Leslie xxx-xx-0223)	
1805 Shalotte Drive)	Case No. 15-11168 C-13G
High Point, NC 27262)	
)	
)	
)	
Debtor.)	

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Anita Jo Kinlaw Troxler, Standing Trustee, Anita Jo Kinlaw Troxler, 500 West Friendly Avenue, Suite 200, P.O. Box 1720, Greensboro, NC 27402-1720;
- II. The Debtor is not represented by an attorney;
- III. Under the final plan (the "Plan") as proposed:
 - A. **Plan Payments**
 1. The Debtor is to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
 2. The monthly plan payment to the Trustee is \$300.00 beginning November 25, 2015, increasing to \$320.00 effective December 2015;
 - B. **Administrative Costs**
 1. **Attorney Fees.** The Debtor is not represented by an attorney;
 2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Guilford County Tax Dept.**D. Secured Claims****1. Partially Secured Claims - Real Property and Personal Property**

Any objection to value is required to be filed as a formal objection to valuation not later than 60 days from the date of the entry of this Order.

Creditor & Property	Claim Filed (Y/N)	Claim Amount	Secured Amount and Value	Monthly Payment	Interest Rate	AP Payment
*CAPITAL ONE AUTO FINANCE (2009 Dodge)	N		\$6,255.00	\$119.00	5.25%	
*HOMETOWN AUTO (2003 Jeep)	N		\$4,840.00	\$173.00	5.25%	

***If the timely filed claim documents a purchase money non-preferential perfected lien on a debt incurred April 29, 2013, or later, and the motor vehicle was acquired for the personal use of the Debtor, the claim is allowed as secured for the filed claim amount.**

2. Property To Be Released.

Upon timely filing of a claim documenting a non-preferential perfected lien the following property is released for liquidation and the creditor is allowed 180 days (for real property) and 120 days (for personal property) from the date of entry of this Order to file a documented deficiency claim after liquidating the property. The automatic stay and co-debtor stay, if applicable, are lifted as to the property released. The requirements of Rule 3002.1 are terminated.

Creditor	Property to be Released	Claim filed (Y/N)
SPRINGLEAF FINANCIAL SERVICES, INC.	2004 Buick	Y

E. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 0%.

F. The Debtor will pay THE GREATER OF the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts OR 36 monthly plan payments OR the amount sufficient to pay all allowed secured claims as scheduled for payment through the disbursements by the Trustee, administrative costs, plus \$188.00 into the plan due to liquidation value of the estate with the Plan to be reviewed in twelve (12) months and periodically thereafter for Plan payment adjustments;

- G. The terms and provision of the Amended Standing Order dated May 28, 2015, are incorporated in this Order and are available on the Court's website at www.ncmb.uscourts.gov.
- H. **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT